



Order Filed on October 16, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor

130 Clinton Road, Lobby B, Suite 202

Fairfield, NJ 07004

Telephone: 973-575-0707

Facsimile: 973-404-8886

Harold Kaplan (HK0226)

In Re:

Sharlene L Deschler,

Debtor.

Case No.: 18-32950-JNP

Chapter: 13

Hearing Date: August 27, 2019

Judge: Jerrold N. Poslusny Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: October 16, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Seymour Wasserstrum

Property Involved ("Collateral"): 192 Clay ton-Aura Road, Elk, NJ 08028

Relief sought: ■ Motion for relief from the automatic stay/Certification of Default.

For good cause shown, it is **ORDERED** that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 9 months from 01/01/2019 through 09/01/2019.
- The Debtor is overdue for 9 payments from 01/01/2019 through 09/01/2019 at \$982.53 per month.
- The Debtor is overdue for 5 cure payments from 04/15/2019 through 08/15/2019 at \$650.27 per month.

Funds Held In Suspense \$0.00

Total Arrearages Due \$12,094.12

2. Debtor must cure all post-petition arrearages, as follows:

- The amount of \$12,094.12 shall be capitalized in the Debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within fifteen (15) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order
- Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$982.53

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
Attn: Bankruptcy Dept
PO Box 619094
Dallas, TX 75261-9741

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.


5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.


Seymour Wasserstrum
Attorney for Debtor(s)
Date:

/s/Harold Kaplan

Harold Kaplan
Attorney for Secured Creditor
Date: 10/15/2019